



Tips for Getting on Part A and B of Medicare for Age 65 and Beyond (Post Covid)

Getting on Medicare can be confusing, so I would like to share some simple tips about ways you can go about it. Part A is hospitalization coverage and Part B is the medical benefits. There is no charge for Part A and the base charge for Part B in 2023 is \$164.90 per month. Those with higher incomes may pay more for Part B. There are generally two scenarios that occur. One is if you are just turning age 65. The other is if you have continued to work for your employer and maintained group coverage beyond age 65.

For those just turning 65 you automatically receive your Medicare card if you are already taking Social Security retiree benefits. If you are not already taking Social Security benefits you will need to go to the Social Security website SSA.gov to apply for both A and B of Medicare or visit your local Social Security office to get the process started.

If you are just turning 65 you can apply for A and B in several ways. The Social Security website SSA.gov allows you to apply online for Medicare Parts A and B. To enroll you will need to have a MySocialSecurity.gov account. This is a simple process, but it may take time to post you as enrolled in the Medicare System and receive your card. A notice that you are enrolled that includes your new Medicare Number may appear first in your MySocialSecurity.gov account. You will need your Medicare Card or the letter showing enrollment in Medicare Part A and B with your Medicare number to elect a Medicare plan. You only need A or B to get your Medicare Part D plan. Medicare Advantage and Part D carriers send your enrollment to Medicare to confirm you are enrolled before approving your application.

Another way to apply would be to call your local Social Security and arrange a phone interview to enroll. This interview is recorded and takes about a half hour. Again, your transaction may not post immediately, and you must wait for your letter stating your benefits will be starting which includes your new Medicare number. Do not wait until the last minute for this method. You can fax in your paperwork to the local office, and this should speed things up. If you have a MySocialSecurity.gov portal this notice can be posted in your account and can be downloaded.

You can also arrange a meeting time at your local social security office to apply for Medicare. Be sure to call your local office, wait times can be substantial if you try to use the national Social Security phone number.

If you are working past your 65th birthday and are covered by a group plan and creditable drug coverage, you will need to get an Employer Information Form from Social Security or your employer to show you were covered between age 65 and when you choose to leave your group plan. Now SSA.gov has a new easy to use online application for Part B. You will need to already have the completed Employer Information form to upload it with the Part B online application.

Remember that Medicare parts A and B start at the first of the month month. Waiting until after your 65th birthday may delay the start of your Medicare Part B in some cases. If you are past age 65 Part A will be dated 6 months earlier so keep that in mind if you are on an HSA account.